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I, LEANNE MYNOTT, TEAM LEADER EXAMINATION SUPPORT AND SALES hereby certify that annexed is a true copy of the Provisional specification in connection with Application No. PQ5736 for a patent by ELIK SZEWACH AND LISA HORTEN filed on 22 February 2000.



WITNESS my hand this
Seventh day of April 2000

LEANNE MYNOTT
TEAM LEADER EXAMINATION
SUPPORT AND SALES

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Patents Act 1990

PROVISIONAL PATENT SPECIFICATION

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INVENTION TITLE: **REGULATORY METHODS AND MEANS PERTAINING
TO THE AUSTRALIAN AND OTHER NATIONAL AND
INTERNATIONAL GAMING ESTABLISHMENTS**

The invention is described in the following statement:-

Patent Application No:
Application Date:

TITLE: REGULATION OF GAMING SYSTEMS

TECHNICAL FIELD

This invention relates to the regulation of gaming systems, methods and means where by such games take place and where monetary and credit/debit transactions take place before the game commences, during the course of the game and at the completion of the game. The games where this may be used may be conducted via Internet, poker machines, lotto, racing venue betting machines (including over the counter and/or stand alone player and Internet operated wagering machines etc).

Since aspects of the invention relating to the regulatory systems and protection of financial transactions conducted over a telecommunications and/or computer network are applicable elsewhere other than in gaming, this invention also relates to methods for effecting computer and network systems security and to such computer systems.

BACKGROUND TO THE INVENTION

Many casinos, Internet gaming establishments, poker, lotto as well as horse racing betting and other gaming establishments seeks to attract gamblers of all types and backgrounds to partake in games in the above fields for purposes of wagering and or gambling. There is a significant need for regulation by national governments of the existing and emerging gaming industries especially with the introduction of and the popularity of poker machines, Internet gaming and other new forms of gaming.

Increasing concern in relation to credit card gambling, problem and underage gamblers has been expressed in the international and national media by governments, religious organisations and the public at large. These groups have expressed the urgent need for the gaming industry, as a whole, to be regulated to limit gambling on credit which is seen as a major cause in generating problems including family debt and poverty, family breakdown and crime.

The expansion of gaming via new forms of electronic service delivery and payment where underage persons can gamble remotely without adequate safeguards increases the requirement to better regulate both existing and new forms of gaming.

There is a growing requirement by many governments to regulate existing and new gaming products and to ensure that the various methods of financial transactions directly associated with gaming and the delivery systems used for both gaming and associated financial transactions are appropriately regulated.

Many individuals when participating in playing games of chance and all other forms of gaming and when undertaking directly related financial transactions desire to remain anonymous but at the same time establish bona fides with the gaming establishment that they are legitimate players with funds available to participate in a particular game.

It is well known governments which has researched this area that the many types of gambling offered and the existing patents pertaining to gambling have made no provision or attempt to regulate the industry in relation to gambling on credit, problem gamblers and underage gamblers. Further little attempt has been made to regulate the amount wagered per week/month or to protect the problem gambler from their addiction. In addition there has been little attempt to protect sensitive financial data pertaining to the player from use including unauthorised use by gaming establishments.

US patent no. 5,800,268 to Molnick discloses a method of validating the financial transactions of players who participate in a live casino game from remote locations via a communications network. Each remote player receives live television and data signals relating to a casino game at his/her remote station and uses it to convey bet intention information to the casino. Before the player is permitted to join a game or place a bet, the casino establishes a direct and open link to the player's bank or other financial institution that allows the casino to instantaneously:-

- (i) check that the player has enough credit to cover the bet that is placed;
- (ii) pay winnings directly into the players account; and
- (iii) recover losses directly from the player's account. The need to establish and keep open a line to each player's bank creates a risk of fraud or misappropriation of a players funds by casino employees and potentially the loss of personal and (normally) confidential financial information belonging to the player. Even when there is no misappropriation on the part of the casino or its employees who are privy to the players personal and bank account details, the personal information gained by the casino is of great value in targeting further gaming products and in selling such information to direct marketing agencies. The Molnick invention relies on direct credit card gambling which a number of national governments, world Inter-Church and other religious bodies and many individuals would wish banned. The Molnick patent does not address the method of regulating the amounts wagered per week/month, managing problem gamblers and underage gamblers accessing the casino or other betting venues either physically or in cyber space. The ability to deny access to problem gamblers or restricting underage gamblers is not addressed.

OBJECT OF INVENTION

It is the object of this present invention to provide a regulatory system that can be applied within either a state or country and/or internationally that will address the following aspects of both personal attendance and remote gambling, direct credit card gambling, problem gamblers, underage gamblers and protection of financial and sensitive details pertaining to the player, while still allowing immediate real time settlement of losses or wins on a game by game basis.

OUTLINE OF INVENTION

This present invention addresses the situation where a player may be physically located and gambling in a gaming establishment or taking part in remotely located gambling via a telecommunication/computer type network, e.g. Internet and where this invention has the ability to regulate both situations including:-

- (i) the amount wagered per week/month;
- (ii) the ability for a government or court of law to bar problem gamblers for a given period of time;
- (iii) to bar access to underage gamblers;

- (iv) to stop direct or limit credit card gambling and/or to control the amount spent in any given period based on an agreed limit set by the player or in consultation with the player. The limit spent on gaming in any given period may be established by a variety of methods including player determined, linked to the player's credit limit set by the bank issuing the credit card, established by the gaming venue or imposed by government legislation or a court imposed order or other methods appropriate for that environment; and
- (v) protect players private banking details from gaming establishments.

PROTECTION OF PLAYERS PERSONAL DATA & MEANS OF TRANSACTIONS

In one preferred/possible mode of play refer, patent application no. PP 9477, application date: 29th March 1999, a player can electronically place money in a secure electronic purse before and even during each game so that the purse is electronically accessible to the casino for:-

- (i) paying losses and wins; and
- (ii) checking the players ability to cover any bet placed during a game. The use of such a purse avoids any access by the casino to the players bank and private banking details, in accordance with most player's preferred options. It can allow a player to remain anonymous once the casino has confirmed the validity of the purse and the amount available. For further details on the method of undertaking such a transaction refer to the above patent number.

The method described above for transactions, which involve the loading of cash onto a players personal smart card. It is proposed that additional features be incorporated onto the same smart card to apply this patent's proposed regulatory features.

REGULATION OF THE NET AMOUNT TO BE WAGERED PER MONTH

- (i) the application is installed into a smart card chip which regulates the amount that can be deposited into the player's smart card purse and spent within any given month or other fixed period of time. Any winnings can be either transferred from the card to the players bank/casino account or further played with or collected by the player from the casino or gaming establishment by any other arrangement that is mutually agreeable to both the player and the casino or gaming establishment and excluding any identified problem gamblers and underage gamblers;
- (ii) a further feature to be installed in the licenced gaming venue(s), provides regulated gambling, is the ability to bar problem gamblers smart cards and/or magnetic stripe cards either issued by a bank or gaming establishment or any other related third party entity. The facility would deny a player from accessing their accounts or game entry access held at any casino or other gaming establishment(s) thus denying the problem gambler the ability to bet or play games should they so be directed by an appropriately designated body such as a court or social welfare agency. This non-access period could be for days, weeks, months or years or in certain cases for life. This regulatory feature will be based on the recognition of a personal cardholder number(s) which is automatically accepted or rejected at all betting establishments that are subject to regulatory licencing; and
- (iii) the above patent specified (PP 9477) regarding smart card technologies has the main feature, in addition to the unique method of transaction and security of having the ability to recognize and

identify the player as the cardholder. Identification of the player is the key issue in the proposed regulatory environment. In the event of magnetic stripe cards being used the PIN identifies the player. The smart card due to its security features is more reliable in the authentication of the player as the authorised cardholder. The regulation of the amount wagered per week/month can be managed where the smart card is being used and controlled by the card itself. However, in the event of a magnetic stripe card being used the form a regulation governing the amount to be wagered each month is programmed into the account.

The maximum amount to be wagered or the player's net gaming losses each month can be established by a variety of methods including:-

- government regulation;
- set by the cardholder for a period of one year or other period;
- linked to the player's credit card limit established by the financial institution issuing the credit limit;
- set by the gaming establishment in accordance with government guidelines or other gaming charters established in conjunction with community groups;
- established by mutual agreement between the player and the gaming establishment; and
- any other means of establishing a limit on gaming expenditure.

TITLE: REGULATORY METHODS AND MEANS PERTAINING TO THE NATIONAL AND INTERNATIONAL GAMING INDUSTRIES

TECHNICAL FIELD

This invention relates to regulating national and international Gaming Industries; methods and means including games of chance and lotteries and electronic gaming and mechanical devices where a game takes place and where money and credit transfers take place as the game progresses including betting on live events such as football, cricket, soccer, other sporting events, game shows etc. These regulatory methods and means may be used in all kinds of betting over all types of medium including Internet, free to air TV, wireless transmission, cable, telecommunication lines, broadband networks, computer networks and interactive TV. These regulatory methods provide the means to regulate poker machines, over the counter betting transactions, self betting terminals such as lotteries and other forms of gaming and related delivery methods.

Since aspects of the invention relating to the systems regulatory and protection of financial transactions conducted over a telecommunications or computer network are applicable elsewhere other than in gaming, this invention also relates to methods for effecting computer systems security and regulating usage to such computer systems.

BACKGROUND OF THE INVENTION

Many casinos, Internet gaming establishments, poker, lottery venues and horse race betting establishments seek to attract gamblers of all types and backgrounds to play games and wager on the outcome of live and computer generated events. There is a growing need to regulate the existing national and international gaming industry, especially with the introduction of Internet gambling, interactive TV and the popularity of poker machines. The US Senate has proposed to ban Internet gambling in part due to it's not being regulated and it's use of unregulated credit card access. Also in 1999 the Australian Productivity Commission could not find a regulatory product to address the problems associated with unregulated gambling and requested that any organisation which had a solution to contact the Gaming Ministers of the States and Territories of Australia.

Growing concern in relation to credit card gambling, problem gamblers and underage gamblers has been expressed in the media by national governments, Inter-Church and other religious anti- gaming lobbying groups, courts, social welfare agencies and the public at large. These groups have expressed the desire and need for the gaming industry, as a whole, to be regulated to stop industries from excessive gambling particularly on credit thus creating debt, broken families and crime as is increasingly apparent to courts, religious organisations and welfare agencies.

In addition to addressing all of the above concerns expressed by these groups, the protection of future generations from addiction to gambling can also be controlled by a better regulated gaming industry. It would be socially desirable, therefore, to have all the above gaming products and methods of transactions and delivery regulated in order to address the concerns mentioned above. It is also a requirement in such games and methods of transactions, to regulate the use of and access to the players personal and financial information thus protecting the player from unauthorised use of the data by gaming establishments and their employees and to minimize any opportunity for fraud and exploitation; refer to patent pending no PP 9477, application date 29th March 1999, applicants Lisa Horten & Elik Szewach.

In any such regulatory system, it is essential to ensure a high level of security in order to minimise fraud or misuse by persons having access to this type of personal information. In relation to the financial transaction, details of the player, safeguarding the privacy and financial systems including transactions, access to bank accounts and personal financial data of the player should be minimised in order to reduce the opportunity for misuse affecting the gaming establishment, its players and their banks by individuals who may have access to this information; refer to patent pending no, PP 9477, application date 29th March 1999.

It is apparent that the many types of gaming offered and the patents pertaining to gaming in existence have made no provision or attempted to regulate the industry as a whole and specifically in relation to credit card gambling, problem gamblers, underage gamblers or through limiting the maximum amount wagered per month. No existing patent appears to attempt to protect the problem gambler or future problem gamblers from addiction. Similarly no attempt to protect sensitive financial data pertaining to the player by way of regulation from the gaming establishments employees and others appears to have been made.

US patent no. 5,800,268 to Molnick discloses a method of validating the financial transactions of players who participate in a live casino game from remote locations via a communications network. Each remote player receives live television and data signals relating to a casino game at his/her remote station and uses it to convey bet information to the casino. Before the player is permitted to join a game or place a bet, the casino establishes a direct and open link to the player's bank or other financial institution that allows the casino to access funds instantaneously.

The system allows the gaming venue to:-

- (i) check that the player has enough credit to cover the bet that is placed;
- (ii) pay winnings directly into the players account; and

- (iii) recover losses directly from the player's account. The need to establish and keep open a line to each player's bank accounts may create a risk a fraud or misappropriation of a player's funds by casino employees, or of the unauthorised use of personal and (normally) confidential financial information belonging to the player. Even when there is no malpractice on the part of the casino or its employees who are privy to the players personal and bank account details, the personal information gained by the casino is of great value in targeting further gaming products and in selling off such personal data and information to direct marketing agencies. The Molnick invention relies on direct credit card gaming which national governments, world Inter-Church and other religious bodies and many of the public wish to be controlled or in some cases banned. The USA Senate passed a Bill in 1999 to the US President to ban Internet gambling due to non regulatory nature and the problems and concerns that have been described above. The Molnick patent does not address regulating the maximum amounts which can be wagered per week/month, problem gamblers and underage gamblers who are likely to access the casino or other gaming venues both physically or via cyber space. The ability to deny access to problem or underage gamblers has not been mentioned, as well as the protection of personal and financial information pertaining to the player.

OBJECT OF INVENTION

It is the object of the present invention to provide a method and means of regulating the Gaming Industry. A regulatory system that can be applied within a country or internationally that will address the following: unrestricted credit card gambling, potentially limit the amount wagered per month, bar access to unregulated casinos and Internet gaming sites and other gambling establishments by problem gamblers, underage gamblers and protect and sensitive financial information pertaining to the player.

OUTLINE OF INVENTION

This present invention is based on the situation that a player may be either physically located and gambling in a gaming premise or connected to remotely located gambling via a telecommunication or computer type network, interactive TV or similar network. The system has the ability to regulate:-

- (i) the amount wagered per week/month;
- (ii) the ability for government appointed courts and agencies to disconnect problem gamblers for given amounts of time;
- (iii) to bar underage gamblers access;
- (iv) to stop or limit direct credit card gambling; and
- (v) protect players private banking details from gaming establishments or individuals who may have intentions of unauthorised use or sale the of data.

PROTECTION OF PLAYERS PERSONAL DATA & MEANS OF TRANSACTION

In one preferred/possible mode of play refer, patent application no. PP 9477, application date: 29th March 1999, a player can electronically place money in a secure electronic purse before, during and after each game so that the electronic purse is accessible via the casino for:-

- (i) paying losses by the players and wins to the player; and
- (ii) checking the players ability to cover any bet placed during a game. The use of such a purse avoids any access by the casino to the player's bank and private banking details, in accordance with a player's preferred privacy options. The system allows a player to remain anonymous, once the validity of the purse has been confirmed by the casino or gaming venue. For further details on the method of transaction refer to the above patent number.

The method of transacting outlined above involves the loading of cash onto a player's personal smart card it is proposed that additional features be incorporated to adopt this patent's regulatory features.

REGULATING THE AMOUNT TO BE WAGERED PER MONTH

The regulating of the maximum amount to be wagered each month is held as an application which is installed onto a smart card that limits the total amount that can be deposited into the players regulated (All Bets Card) ABC smart card in any given month or any other time period. This amount may be determined by means agreed to the player, the national or regional regulatory authority or such other authority or as the player and the gaming establishment mutually agree. The limit of deposit able to be loaded into the regulated A.B.C smart card is the maximum a player can lose within a month. Winnings can be either left on the A.B.C smart card to play at any time of the players choosing or transferred from the card to the players bank account or further played with or collected by the player at the casino, gaming establishment or by any other arrangement that is mutually agreeable to both the player and the casino. Winnings do not affect the regulated maximum amount that may be deposited onto the regulated A.B.C smart card for gambling in any given month. This function of the smart card is achieved via programming the ABC smart card purse (details pertaining to the purse can be found in patent pending application N0: PP9477 application Date 29th March 1999, applicants Lisa Horten and Elik Szewach. Details pertaining to regulatory methods and means limiting the monthly amount deposited into a players regulated A.B.C smart card are disclosed in this patent.

CONTROL OF CREDIT CARD GAMBLING

The method of using credit cards in relation to electronic purse are contained in patent pending no : PP 9477, application date 29th March 1999, applicants Lisa Horten and Elik Szewach, inventors, Elik Szewach, Lisa Horten and Ian Donald.

BARRING PROBLEM GAMBLERS

A further feature to be installed in the proposed regulation system for national and international gaming establishments, that are licensed to provide regulated gambling, is the ability to bar problem gamblers from using their licenced A.B.C smart card from accessing any casino or other gaming establishment (s) that provide licenced regulated gambling. The problem gambler can be denied the ability to bet or play games should the player and licenced gaming establishments be directed or ordered by a regulatory authority or a court or social welfare agency or by a spouse or other person under a court order. This may be for a period of days, weeks, months or years or in certain cases for life. This regulatory feature will recognize the barred players via the licenced ABC smart card automatically at all regulated gaming establishments. The gaming system is capable of recognising that this card is banned and deny access to the owner of the card for the duration of the order. Further more the barred player will not be able to apply for a second card during their period of disqualification, which is explained in more detail in this patent.

UNDER AGE GAMBLERS

As players must apply for a regulated A.B.C Smart card checks prescribed by the government regulator will be carried out by an authorized agent (s) to ensure that sufficient identification is produced to identify the player and age and set the players limit. In a number of countries a Proof of Age card is already issued based on appropriate identity checks. This card can be upgraded to a smart card where the issuing authority determines that this is appropriate. A PIN number or biometric identification will be provided to allow the player to use the regulated A.B.C smart card in all licensed regulated casinos and Internet casinos and all other regulated gambling establishments. Under age players will not be issued with an A.B.C smart card which is explained in further detail in this patent.

DENY ENTRY TO UNREGULATED CASINOS

The regulated A.B.C smart card will have a control application which will deny the player access to gamble at unregulated casinos and Internet casinos using the funds they have on their card. The method of enforcing this feature is explained in this patent.

GAMBLING VIA INTERACTIVE TV OR BROADBAND NETWORKS

This form of home based gaming where the player can place bets via the Internet and/or broadband cable and watch the live event or game show on TV can be regulated also using the licenced A.B.C Smart card. An approved A.B.C Smart card reader is provided in the home, moneys are transferred onto the smart card utilising different methods including e-purse, debit and/or credit transactions. The transfer of money to the gaming establishment is via the Internet or telecommunication networks or computer networks. Security, method of transfer and positive identification is explained in the teachings of Patent Application No PP9477 Application date: 29th March 1999 applicant Lisa Horten and Elik Szewach.

DESCRIPTION OF EXAMPLES

Having generally described the nature of the present invention, particular examples are now described by way of example and illustration only. In the following description reference is to the accompanying drawings, wherein:-

Figure 1 is a schematic diagram of the system showing the chosen example.

Figure 2 is a chart indicating the sequence of interactions between the ABC smart card and gaming establishments that are part of the proposed regulation system of the gaming industry during a typical gaming session employed in the system of the chosen example.

With reference to figure 2, the general system 10 of the example comprises a gaming establishment 12 that is licensed as part of the proposed regulated gaming industry and three different player station examples 14a poker machine, 14b Internet in conjunction with interactive TV or pay TV etc and 14c Internet via a PC. In this example, gaming establishment 12 houses a secure area (16) fitted with a regulated CPU (17) a PC terminal that will access the files no22 to store instructions pertaining to the player that may be so ordered by a court of law 20. The gaming establishment 12 also includes a regulated file server 22 and an Internet/telecommunication network such as ISDN or computer network bridge (24), server 22 being connected to PC terminals 20 and capable of feeding both data and control signals to bridge 24.

Bridge 24 includes an Internet/telecommunications, computer network, ISDN and related connections. It outputs electronic data and video signals in any of the above formats to telecommunications carrier having ground transmit/receives dishes 26 and a satellite repeater 28. It should be recognised that the telecommunications link may just be a terrestrial landline or cable, or a combination of terrestrial and satellite links or landlines or telecommunication networks or computer networks. The nature of this link is immaterial to the present invention. For convenience of illustration, player station examples 14a, 14b and 14c are shown as each being connected either through an Internet/telecommunication ISDN or other type of computer network modem 32 from common dish 28 but it will be appreciated that these stations may be physically situated within a regulated gaming establishment or within a city, state or country or in different countries and connected to different telecommunication links or other different dishes.

Each player station 14b and 14c of this example comprises of an interface unit 40 which includes a modem that corresponds to the telecommunication medium employed and which is connected to PC 42 or in the case of player station 14a interface unit 40 which includes modem connection with a poker machine that is fitted with an ABC smart card reader PC 42 is connected to a smart card reader/writer unit 45.

Smart card unit 45 is equipped with a biometric enabled smart card reader/writer or PIN identification system (not separately illustrated) which, includes a fingerprint recognition device. For example Siemens markets a smart card capable of recognizing the thumbprint or fingerprint on the card which can be verified against the digitally stored record held on the smart card by the smart card reader. Alternatively a smart card has the ability to read the fingerprint that is stored in the card chip with a finger scanning such as marketed by Fingerscan.

Loading of moneys onto the ABC smart card (method of transaction) is disclosed in the teachings of patent application number PP 9477; application date 24th March 1999.

The ABC smart card is used to establish a player's purse for each game is supplied by the regulated gaming establishment and is encrypted with identification code recognizable by the player's card reader and by the regulated establishments. The smart card is issued by one regulated gaming organisation or it's agent and it can be used by all other similarly regulated organisations.

The smart card reader is supplied by the regulated gaming establishment and is encrypted with an identification code which is recognised by the A.B.C. smart card as well as all similarly licenced gaming establishments.

When the player wishes to commence a game, the player authenticates himself or herself with the stored details in the card by either a PIN or by biometric means. Identification via the reader or via a card that has the ability to self-check the fingerprint touching the card with the stored digital image of the fingerprint.

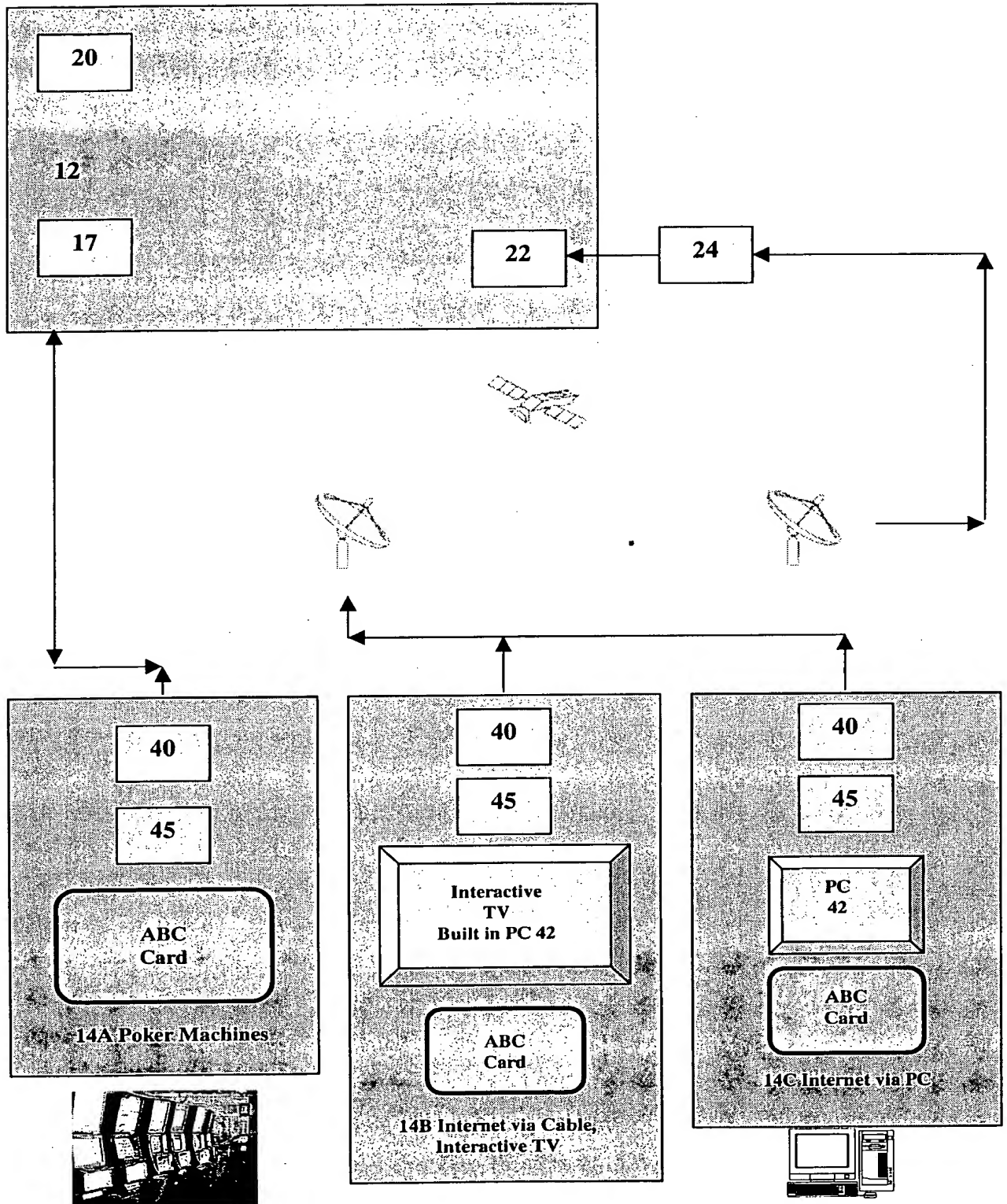
Further details pertaining to the identification and security checks are taught in patent pending no PP 9477.

Once it has been confirmed by the smart card reader that the player is the owner of the card, the player logs onto the gaming system. The Internet or other gaming establishment checks the files to ensure that the ABC smart card is authentic by way of encryption interrogation software again described in patent pending no PP 9477. Further checks such as the card validity or whether it has been subject to a stop order will also be carried out. The cards have inbuilt regulatory features which prevent the player transferring the cards stored value across to the gaming establishment should the cards inbuilt gaming limit have been utilised already in that month. As mentioned in other areas in this patent any winnings stored on the card are not included in the limit held on the cards. If the processes described above are completed correctly the player may transfer the money available on the card to the gaming establishment. The method of transfer of financial transactions are taught in patent pending No PP 9477. If the gaming establishment is not part of the regulated industry the card cannot be used for any form of the transactions described in this patent.

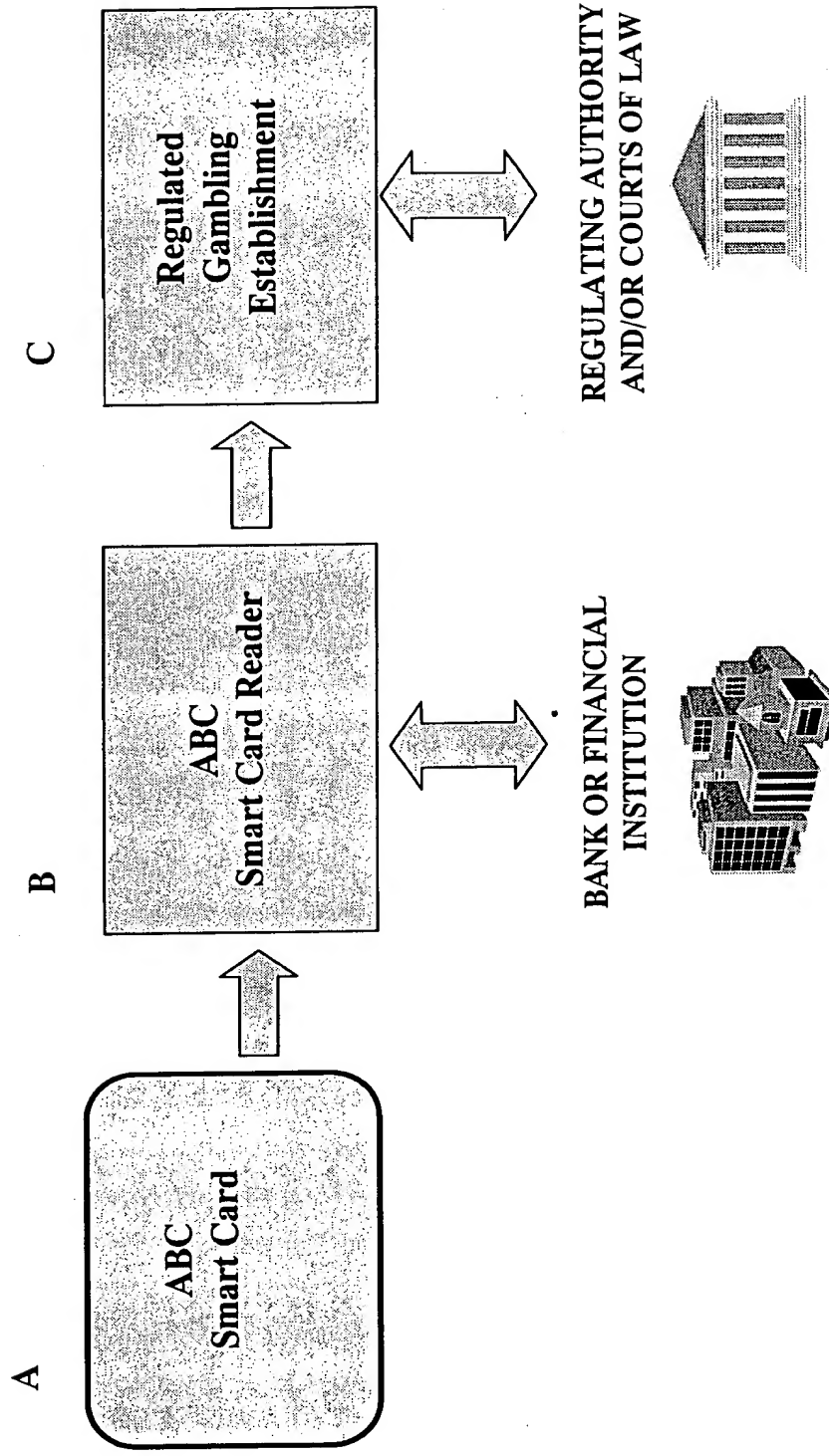
The above example also applies to a poker machine situated in a licensed regulated premise. The above would apply in much the same way if the player is physically playing the machine.

The additional security methods and methods of transferring winnings are taught in patent pending No PP9477.

FIGURE 2



REGULATED GAMING



Best Available Copy

REGULATED GAMING FIGURE 3

The ABC smart card is inserted into the ABC smart card reader where the identification of the card and player is completed. Loading the card via the reader may be carried out over the Internet or telecommunication lines or computer networks to banks, or other financial services that provide this transfer of monies from the players account, EFTPOS or over the counter at a regulated gaming establishment. Further explanation is given in the teachings of patent pending application PP 9477; application date 29th March 1999, applicants Elik Szewach and Lisa Horten.

REGULATED READER FEATURES

Figure D, E, F, G, H, I, J 1) shows a example of a regulated A.B.C. (all bets card) smart card system. The letter represents the applications contained in the smart card and in the smart card reader that can be programmed to regulate the gaming system. They do not indicate or relate the actual file positions of the applications stored in the chip.

D CLOCK APPLICATION

The smart card holds month, days, hours and minutes data and thus controls the maximum amount which can be loaded on the e-purse during the defined period such as a calendar month. The clock application which is incorporated in all ISO 7816-1-6 smart cards is accessed by the purse application. When the clock begins a new month a signal is sent to the purse opening the limit, at the end of a month closing the purse reopening the purse limit again at the beginning of the new month. Any unused monies or unused amounts below the monthly limit may be transferred to the next month.

E PURSE APPLICATION

Regulates the total amount (present limit) the player may deposit for gaming via the A.B.C. card in any calendar month or other period. When this preset limit has been reached the purse is closed to any further deposits for gaming for that month. The clock will reopen the purse to further gaming deposits when a new month starts or transfer any unused cash or unspent limit into the next month.

F DENY ACCESS TO UNREGULATED GAMING INDUSTRIES AND UNDER AGE GAMBLERS

This is achieved by using special encryption techniques and security methods that are taught in the patent application No PP9477 Application Date 29th March 1999 Invention title Remote Live Gaming System applicant Lisa Horten and Elik Szewach inventors Horten Szewach, Elik Szewach and Ian Donald. The application also uses the thumbprint reader stored on the smart card such as manufactured by Siemens and also the fingerprint scanner such as marketed by Fingerscan.

G Deny access to players who have become barred from gaming under court or other authorised direction. All gaming establishments that are part of the regulated industry will be notified electronically by the regulatory authority which provides an upgraded authorisation of all cardholders who are barred and the period for which they are barred. This database is transferred in the CPU and computer files to not accept this player's card for the nominated (preset) time. Should this card be presented to a regulated gaming establishment it would not be accepted by the establishment CPU database until the expiry date when that card would be accepted again.

H The card applications and e-purse can be locked by the cardholder using a personal identification number (PIN) of at least 4 digits. The player has the facility to change the PIN number from the initial PIN issued separately by the regulated gaming organisation.

The use of PIN prevents unauthorised use of the card by others.

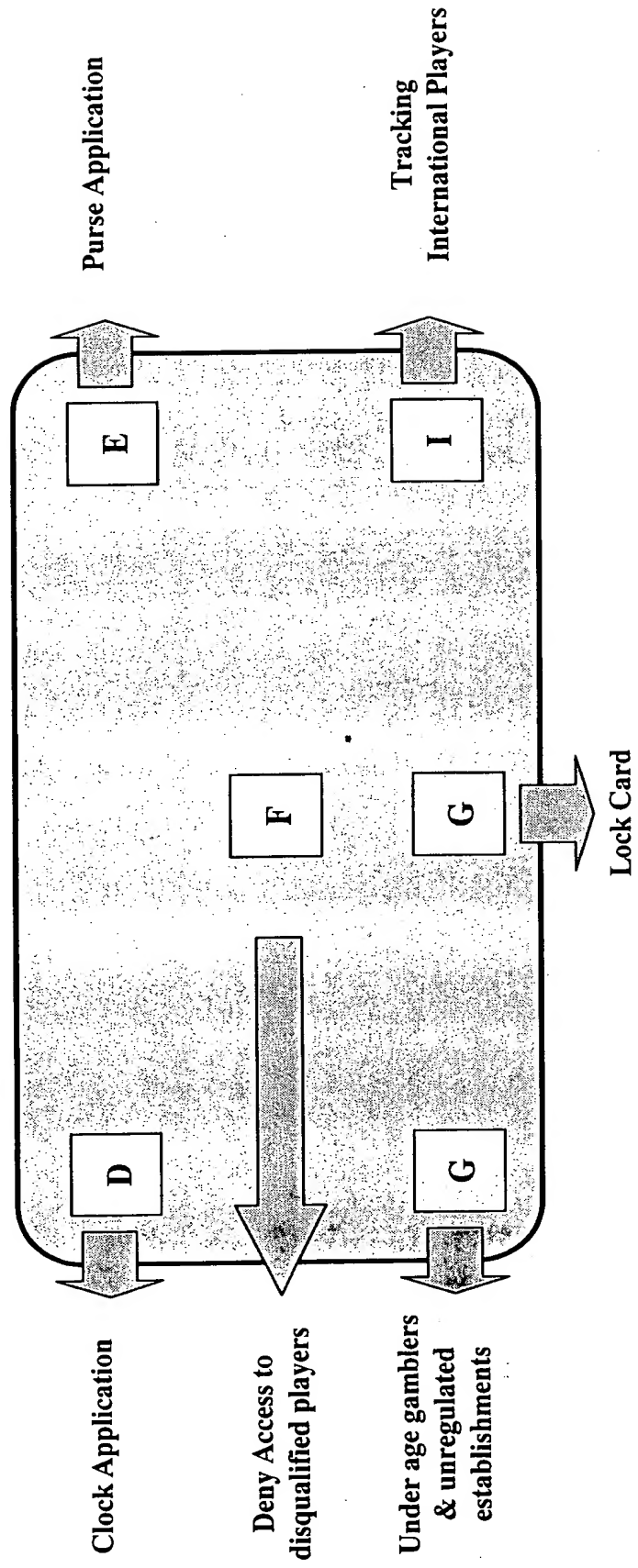
I The card issued to the player contains a 6 digit code which identifies:

- i) in which country the card was issued; and
- ii) in which regional area the card was issued e.g. State, Territory, District, country or other second or third tier government area.

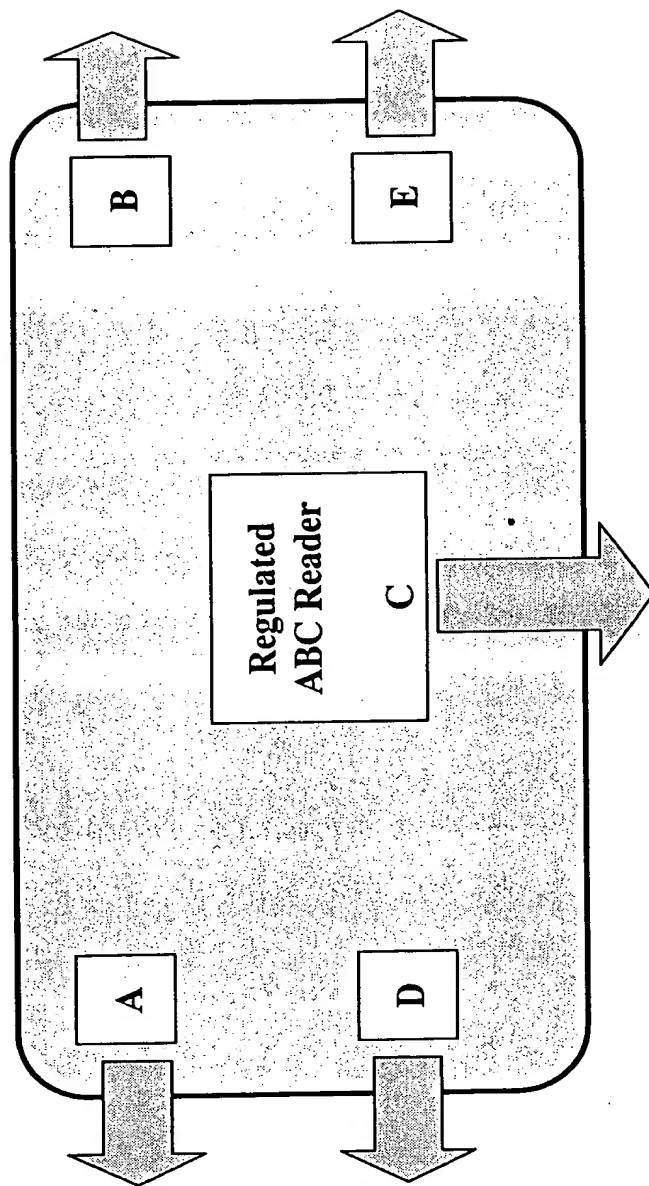
The purpose of this code is to enable the regulated gaming establishment to identify international transactions (which may be subject to different tax regimes and/or exchange rates). Countries wishing to ban, for example, Internet gaming, can regulate Internet service providers by banning the use of the A.B.C. smart card system.

REGULATED FEATURES OF THE ABC CARD

FIGURE 1



REGULATED READER FEATURES



A= Finger print or other type of biometric identification
B= Bios recognition of Card and Reader

